

ABSTRACT

Secure transactions are achieved over a public network by using a private network to handle the sensitive information of the transaction. When a client requests a product from a vendor server over a public network, the vendor server notifies a facilitation server on the public network. This results in the client receiving a set of computer readable instructions from the facilitation server. The set of instructions provide access instructions to a transaction server system on the private network so that sensitive transaction information is sent to the transaction server system on the private network rather than over the public Internet. Where the sensitive information is credit card information, the transaction server system may obtain authorisation for the transaction from a financial institution and then notify the vendor accordingly. Where the sensitive information is the identity of a user of the client, the transaction server may selectively authorise the transaction without the vendor being apprised of the identity of a user of the client. Secure communications may also be achieved by sending sensitive communications over the private network.